

WHAT IS CLAIMED IS:

1. A method of providing personalized customer service, comprising:

receiving purchase information from one or more purchases made from a particular merchant using a financial card affiliated with the particular merchant, the financial card having an associated financial account, the financial card having an
5 RFID device coupled thereto, the RFID device storing identification data identifying the financial account;

wherein the purchase information includes an identification of items purchased during the one or more purchases;

10 causing the received purchase information to be stored in storage separate from the card as purchase history information associated with the financial account;

reading the identification data from the RFID device using an RFID reading device;

identifying the financial account based on the identification data;

15 retrieving from storage the stored purchase history information associated with the identified financial account; and

providing personalized service to the customer tailored to the purchase history information associated with the identified financial account.

20 2. The method of Claim 1, wherein the financial card is a credit card and the financial account is a credit card account.

3. The method of Claim 1, further comprising:

reading the identification data from the RFID device using the RFID reading
25 device after the customer has selected one or more items to be purchased;

offering the customer a financial reward based on the selected items to be purchased.

4. The method of Claim 1, wherein:

the financial card is provided to the customer by a financial card provider, the financial card provider being distinct from the merchant; and

5 causing the received purchase information to be stored comprises communicating the received purchase information to the financial card provider for storage.

5. The method of Claim 1, wherein the financial card may only be used to make purchases from the particular merchant.

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6. The method of Claim 1, wherein the financial card is affiliated with the particular merchant but may be used to make purchases from one or more other merchants; and

15 the method further comprising offering the customer a financial incentive for making purchases from the particular merchant using the financial card as compared to making purchases from the one or more other merchants using the financial card.

7. The method of Claim 1, further comprising:

20 determining a number of loyalty points to be awarded to the financial account based on the purchase information; and

providing the customer a financial reward based on the number of loyalty points awarded to the financial account.

8. The method of Claim 1, wherein providing personalized service to the customer comprises offering the customer a discount on particular items based on the identified items purchased during the one or more purchases.

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9. The method of Claim 8, wherein offering the customer a discount on particular items based on the identified items purchased during the one or more purchases comprises offering the customer a discount on a particular item of which the customer has purchased a predetermined quantity.

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10. The method of Claim 1, wherein reading the identification data from the RFID device using an RFID reading device comprises automatically detecting and reading the identification data from the RFID device when the customer enters the merchants premises.

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11. The method of Claim 1, wherein providing personalized service to the customer comprises automatically indicating to the customer the location of one or more items previously purchased by the customer.

12. A system for providing personalized customer service, comprising:

a purchase information module operable to receive purchase information from one or more purchases made from a particular merchant using a financial card affiliated with the particular merchant, the financial card having an associated financial account, the financial card having an RFID device coupled thereto, the RFID device storing identification data identifying the financial account;

wherein the purchase information includes an identification of items purchased during the one or more purchases;

a data storage module operable to cause the received purchase information to be stored in storage separate from the card as purchase history information associated with the financial account;

an RFID reading device operable to read the identification data from the RFID device;

a purchase information management module operable to:

identify the financial account based on the identification data;

retrieving from storage the stored purchase history information associated with the identified financial account; and

a customer service module operable to provide personalized service to the customer tailored to the purchase history information associated with the identified financial account.

13. The system of Claim 12, wherein the financial card is a credit card and the financial account is a credit card account.

14. The system of Claim 12, wherein:

the RFID reading device is further operable to read the identification data from the RFID device using the RFID reading device after the customer has selected one or more items to be purchased; and

the system further comprises a financial incentive module operable to offer the customer a financial reward based on the selected items to be purchased.

15. The system of Claim 12, further comprising:
a financial card provider that provides the financial card to the customer, the
financial card provider being distinct from the merchant; and
wherein the data storage module is maintained by the financial card provider.

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16. The system of Claim 12, wherein the financial card may only be used
to make purchases from the particular merchant.

17. The system of Claim 12, wherein the financial card is affiliated with
the particular merchant but may be used to make purchases from one or more other
merchants; and

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the system further comprising a financial incentive module operable to offer
the customer a financial incentive for making purchases from the particular merchant
using the financial card as compared to making purchases from the one or more other
merchants using the financial card.

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18. The system of Claim 12, further comprising a financial reward module
operable to:

determine a number of loyalty points to be awarded to the financial account
based on the purchase information; and

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provide the customer a financial reward based on the number of loyalty points
awarded to the financial account.

19. The system of Claim 12, wherein the customer service module is
operable to provide personalized service to the customer by offering the customer a
discount on particular items based on the identified items purchased during the one or
more purchases.

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20. The system of Claim 12, wherein the customer service module is
operable to offer the customer a discount on a particular item of which the customer
has purchased a predetermined quantity.

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21. The system of Claim 12, wherein the RFID reading device is operable to automatically detect and reading the identification data from the RFID device when the customer enters the merchants premises.

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22. The system of Claim 12, wherein the customer service module is operable to provide personalized service to the customer by automatically indicating to the customer the location of one or more items previously purchased by the customer.

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23. A method of providing personalized customer service, comprising:

a financial card issuer providing a customer a financial card having an RFID device coupled thereto, the financial card being affiliated with a particular merchant and having an associated financial account, the RFID device storing identification data identifying the financial account;

receiving purchase information from one or more purchases made from the particular merchant using the financial card, the purchase information including an identification of items purchased during the one or more purchases;

storing the received purchase information in storage separate from the card as purchase history information associated with the financial account;

periodically communicating the stored purchase history information to the merchant such that the merchant may provide personalized service to the customer tailored to the purchase history information associated with the identified financial account in response to the RFID device being detected and identified as being associated with the financial account.

24. The method of Claim 23, wherein the financial card is a credit card and the financial account is a credit card account.

25. The method of Claim 23, wherein the financial card may only be used to make purchases from the particular merchant.

26. The method of Claim 23, wherein the financial card is affiliated with the particular merchant but may be used to make purchases from one or more other merchants; and

the method further comprising a offering the customer a financial incentive for making purchases from the particular merchant using the financial card as compared to making purchases from the one or more other merchants using the financial card.

27. The method of Claim 23, further comprising:
- determining a number of loyalty points to be awarded to the financial account based on the purchase information;
 - communicating to the merchant the number of loyalty points awarded to the financial account such that the merchant may provide the customer a financial reward based on the number of loyalty points.
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28. A system for providing personalized customer service, the system comprising a financial card issuer, the financial card issuer including:

a financial card issuing module operable to provide a customer a financial card having an RFID device coupled thereto, the financial card being affiliated with a particular merchant and having an associated financial account, the RFID device storing identification data identifying the financial account;

a purchase history information storage module operable to:

receive purchase information from one or more purchases made from the particular merchant using the financial card, the purchase information including an identification of items purchased during the one or more purchases;

store the received purchase information in storage separate from the card as purchase history information associated with the financial account; and

periodically communicate the stored purchase history information to the merchant such that the merchant may provide personalized service to the customer tailored to the purchase history information associated with the identified financial account in response to the RFID device being detected and identified as being associated with the financial account.

29. The system of Claim 28, wherein the financial card is a credit card and the financial account is a credit card account.

30. The system of Claim 28, wherein the financial card may only be used to make purchases from the particular merchant.

31. The system of Claim 28, wherein the financial card is affiliated with the particular merchant but may be used to make purchases from one or more other merchants; and

the system further comprises a financial incentives module operable to offer the customer a financial incentive for making purchases from the particular merchant using the financial card as compared to making purchases from the one or more other merchants using the financial card.

32. The system of Claim 28, wherein the financial card provider further includes a financial rewards module operable to:

5 determining a number of loyalty points to be awarded to the financial account based on the purchase information;

communicating to the merchant the number of loyalty points awarded to the financial account such that the merchant may provide the customer a financial reward based on the number of loyalty points.

33. A system, comprising:

a computer system having a processor; and

a computer readable medium coupled to the computer system, the computer readable medium comprising a program operable, when executed by the processor, to:

5 receive purchase information from one or more purchases made from a particular merchant using a financial card affiliated with the particular merchant, the financial card having an associated financial account, the financial card having an RFID device coupled thereto, the RFID device storing identification data identifying the financial account;

10 wherein the purchase information includes an identification of items purchased during the one or more purchases;

 cause the received purchase information to be stored in storage separate from the card as purchase history information associated with the financial account;

15 read the identification data from the RFID device using an RFID reading device;

 identify the financial account based on the identification data;

 retrieve from storage the stored purchase history information associated with the identified financial account; and

20 provide personalized service to the customer tailored to the purchase history information associated with the identified financial account.